

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-19333-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard T Drude  
9 Forest Park Terrace  
Monroe Township, NJ 08831

Social Security No.:  
xxx-xx-5840

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 12/9/20  
Time: 01:00 PM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Nicholas Fitzgerald, Debtor's Attorney

COMMISSION OR FEES  
fee: \$2069.50

EXPENSES  
expenses: \$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: November 10, 2020

JAN: kmm

Jeanne Naughton  
Clerk

In re:  
Richard T Drude  
Debtor(s)

Case No. 19-19333-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 10, 2020

User: admin  
Form ID: 137

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
lm	+ CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE, 6100 TOWER CIRCLE, STE 600, FRANKLIN, TN 37067-1505
518231554	+ Apothaker Scian PC, Attn: Kimberly F Scian, 520 Fellowship Road, Mount Laurel, NJ 08054-3407
518312287	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518231557	+ Citibank, PO Box 653095, Dallas, TX 75265-3095
518356262	+ Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
518231558	+ Citizens Financial Group, Franklin American Mortgage, 6100 Tower Circle, Ste 600, Franklin, TN 37067-1505
518231559	+ John Walling, Court Officer, PO Box 39, Fanwood, NJ 07023-0039
518231560	#+ KML Law Group PC, Attorneys At Law, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518231561	+ Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518231563	+ Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
518231564	+ QCS, Qualia Collection Services, PO Box 4699, Petaluma, CA 94955-4699
518231565	+ Southwest Credit Systems, PO Box 650543, Dallas, TX 75265-0543

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2020 22:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 10 2020 22:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2020 22:31:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518262407	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2020 22:31:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518231553	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2020 22:31:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518231555	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 22:32:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
518231556	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 22:32:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518231562	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2020 22:52:35	LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
518343432	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2020 22:52:37	Verizon, by American InfoSource as agent, 4515

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518231566	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	N Santa Fe Ave, Oklahoma City, OK 73118-7901
	Nov 10 2020 22:30:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518231567	+ Email/Text: bnc-bluestem@quantum3group.com	
	Nov 10 2020 22:32:00	Web Bank/Fingerhut, 6250 Ridgeweood Road, Saint Cloud, MN 56303-0820

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518870846	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518307377	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Richard T Drude nickfitz.law@gmail.com nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marguerite Mounier-Wells	on behalf of Debtor Richard T Drude nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Martin C. Latinsky	

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on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude Fitz2Law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11